STORYTELLING AND GUIDED EXPERIENCE AT AON HEWITT

Using Interactive Video to Create an Innovative and Engaging Consumer Experience

Sharon Vipond, PhD

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USING INTERACTIVE VIDEO TO CREATE AN INNOVATIVE
AND ENGAGING CONSUMER EXPERIENCE

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WHAT’S IN THIS CASE STUDY?

“Everyone tells a story about themselves inside their own head. Always. All the time. That story makes you what you are. We build ourselves out of that story.”

Patrick Rothfuss, The Name of the Wind

A couple of years ago, Jennifer Neibert wrote an interesting essay on storytelling and the power of stories to convey content within the appropriate context. One of the points she made was this: “Emotions help form connections. If we can develop compelling stories that engage our audiences, then we increase the likelihood that learners will remember critical content and perform correctly when the time comes.”

This point about the compelling nature of stories comes up again in the following case study, but this time in the context of interactive video and digital storytelling. Beyond just the innovative use of technology and design processes, this case brings us back to the power of basic human-to-human storytelling—embodied by the holistic Aon Hewitt Guided Experience and its overall goal to create engagement, overcome information overload, and help everyone better understand today’s complex health care information. Aon Hewitt’s Guided Experience is an interactive user-controlled experience around a subject of interest. Users are introduced to a topic and, from there, are able to click through a list of video sub-topics to find out more information about their specific questions.

In this case study, you will learn:

- How today’s workplace environment and the deluge of information about insurance and health care are creating major challenges for employers when communicating with employees about health resources available to them. The United States’ Affordable Care Act (“Obamacare”) has added more complexity to this situation.

- How information access challenges often occur, at both the national level and individual employee level, and involve the difficulty of improving health literacy for older adults and other members of society. In addition to the information overload challenge, many employees are disinterested in the employee benefits services available to them or are unwilling to follow through to access those services. The low participation rates for employee-provided wellness programs are a good example.

- How the Aon Hewitt team used interactive video, together with a holistic journey mapping (or experience mapping) approach, to better communicate complex information in ways that are more effective and engaging for individuals.

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2 For additional information on the concept of learning through “guided experience,” see: Caine Learning, “Guided experience approach.” www.cainelearning.com/guided-experience-approach/
How the concept of storytelling was applied throughout the design and implementation of Aon Hewitt’s Guided Experience as the “ultimate medium for storytelling.” The team used interactive video to take all of the digital information that had typically been loaded into a complex website, and transformed the content into a compelling and entertaining story.

How the team partnered with a leading interactive video provider to build this highly successful information solution. Driven by an attractive and story-based video interface, the video engine navigates Aon Hewitt’s extensive video library at the user’s command, creating flexible and personalized learning paths for video learners.

How the team overcame a number of outdated paradigms and mindsets regarding video and learning design in order to create meaningful, visual stories and enable each person to interact with the video to drive the story.

About the lessons learned from design and implementation of an individualized, holistic learning and communication experience that leverages the power of interactive video and digital storytelling.
OVERVIEW

With global headquarters in London, United Kingdom, Aon is a leading global provider of risk management, insurance and reinsurance1 brokerage, human resources solutions, and outsourcing services. The company’s more than 72,000 employees in more than 500 offices worldwide provide services to clients in over 120 countries.

Aon Hewitt administers benefits for nearly 22 million people and operates more than 15 global delivery centers. The company’s call centers handle more than 24 million calls annually, across nearly 20 client service centers, and also process over 130 million transactions on behalf of clients, employees, and retirees.

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1“Reinsurance is essentially insurance purchased by insurance companies. Insurers that sell insurance to other insurance companies are called reinsurers. Insurers purchase reinsurance for the purpose of spreading risk.” Source: Boop, “A Glossary of Common Insurance Terms: Reinsurance.” businessinsure.about.com/od/glossaryofinsuranceterms/g/reinsdef.htm
BACKGROUND

Aon Hewitt’s Consumer Experience practice (hereafter, the “Aon Hewitt team”) partnered with a leading interactive video provider to create solutions enabling the company’s clients to better educate and communicate with their employees on health care plans, well-being programs, and retirement options.

Business Challenges

Given today’s information environment and the deluge of complex, confusing information about insurance and health care, Aon Hewitt clients face a number of major challenges when communicating with their employees. These challenges often occur at both the national and individual employee levels and involve the difficulty of improving health literacy for older adults and other members of society.

National Health Literacy

Understanding health and health care information is a daunting national challenge in the United States. In 2006, the federal government published a report titled *The Health Literacy of America’s Adults*, based on the results of a 2003 study. As explained in the report:

> Health literacy is important for all adults ... [who may need to] buy an over-the-counter medication, or understand health insurance forms. Parents must manage their children’s health care, including getting them immunized, taking them for physicals, and having their illnesses treated. Adult children are often faced with the responsibility of managing their own parents’ health care. Older adults must make decisions about Medicare supplementary insurance and prescription drug benefits. Adults without medical insurance may need to determine whether they, their children, or their parents qualify for any public programs. ... All these activities require, or are facilitated by, the ability to read and understand written and printed information.

Implementation of the Affordable Care Act (“Obamacare”) has added more complexity to the nation’s health care information, and it has increased the business challenge for employers who want to ensure that their employees fully understand basic health issues and coverage information.

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5 Kutner, Greenberg, Jin, and Paulsen, *The Health Literacy of America’s Adults: Results From the 2003 National Assessment of Adult Literacy*. nces.ed.gov/pubs2006/2006483.pdf

6 For additional information about the Affordable Care Act, see: Nather, “Understanding Obamacare: Politico’s Guide to the Affordable Care Act.” www.politico.com/obamacare-guide
Employee Health Literacy

At the individual or company level, it is common for many employers to have a wealth of printed or online documents available to employees that explain benefit details, company HR policies, or health insurance information. Often, that information is either difficult to find or hard to understand. This leads employees to either get stuck and do nothing or call the human resources group for help. Data from Aon Hewitt’s 2015 Consumer Health Mindset Study had previously revealed that most employees still do not feel confident in their decision-making about health care and employee benefits. Aon Hewitt’s experience shows that employees are “hungry for resources and guidance that are simple, accessible, and relevant.”

People Challenges

In addition to the information overload challenge, Aon Hewitt clients often deal with the issue of employee disinterest or lack of follow-through, even when employees already know the services available to them and how to access said services. The disappointing participation rates for employer wellness programs are a prime example of this challenge.

As explained in a recent report by the RAND Corporation, employers are adopting health promotion and disease prevention strategies, commonly referred to as “workplace wellness programs,” because of concerns about the impact of chronic disease on employee health, the cost of health care coverage, and the competition for talent in the employment marketplace. The report goes on to note that “a broad range of benefits are offered under the label ‘workplace wellness,’ from multi-component programs to single interventions, and benefits can be offered by employers directly, through a vendor, group health plans, or a combination of both.”

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7 Aon Hewitt, “Are your employees listening? (Really listening?)” www.aonhewittconsumerexperience.com/innovation/innovation08.html

In spite of most employers’ best communication and training efforts, the RAND Corporation study also reported that program participation rates, individual commitment, and overall impact remain unacceptably low (Figure 1).

![Figure 1: Average participation rates of employees identified for inclusion in select wellness program components](image)

Source: Mattke, et al., *Workplace Wellness Programs Study*

As David Westfall, senior director of decision support and innovation in Aon Hewitt’s Consumer Experience practice, explained it, the primary people challenge with these types of employer-provided benefits programs is “capturing the attention of a human being. If [that human being] is not interested in what I’m trying to say, then everything else—all the other ‘background stuff’—doesn’t matter.”
SOLUTION OVERVIEW

Faced with these business and people challenges—complexity of benefits, bombardment with too much information, policy- and program-specific differences from one company to another, as well as lack of individual commitment, engagement, or topic literacy—David Westfall and his team focused on a basic question: “How do employees best interact with this information?”

The simple answer is that human beings interact best within the context of a story and communicate best when telling or listening to interesting stories. This is hardly surprising, since storytelling is the primary means that we, as human beings, have used to communicate over the millennia.

The Aon Hewitt team used interactive video as a powerful medium for storytelling. As Westfall noted, the team had traditionally loaded all sorts of data onto a website. Now, they use interactive video to take all of that digital information and turn it into a compelling and entertaining story: “[We wanted to create an] interesting story that you are willing to devote attention to; to capture [your] attention and curiosity and present a compelling story as to why [you should be] interested and where you can go to get more information.”

Video storytelling also helps sustain an enduring message to your target audience. For example, the Aon Hewitt team stressed this advice:

> Instead of providing education about your product or program (again), tell a story about how your audience could be using it to improve their lives, or how others are already doing it. That’s the essence of ‘brand journalism,’ a modern marketing imperative, and key to connecting with your audience on a personal level that will make your messages meaningful and memorable.

Although linear video is widely used to provide health care and insurance information, interactive video is unique in that the viewer can choose the story line the storyteller is going to tell, rather than being “talked at” by the video presenter in a one-way information dump.

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9 There are a number of definitions for “brand journalism,” such as this one from Ann Handley as quoted by Lee Odden: “[Working] inside the company, writing and producing videos, blog posts, photos, webinars, charts, graphs, e-books, podcasts, and other information that delivers value to your market.... [Bringing] a reporter’s sensibility to your content—an editorial approach to building a brand.” [www.toprankblog.com/2014/09/everybody-writes-ann-handley](http://www.toprankblog.com/2014/09/everybody-writes-ann-handley); see also: Scott, “What is Brand Journalism?” [brandjournalists.com/what-is-brand-journalism/](http://brandjournalists.com/what-is-brand-journalism/)


11 For examples of this type of linear video, see: Consumer Reports, “How to pick a health insurance plan,” [www.consumerreports.org/cro/2012/09/understanding-health-insurance/index.htm](http://www.consumerreports.org/cro/2012/09/understanding-health-insurance/index.htm); and Insurance Information Institute, “Videos by Category.” [www.iii.org/insurance-topics/features/video](http://www.iii.org/insurance-topics/features/video)
When it comes to the benefits of using video to show employees the message you are trying to convey, the Aon Hewitt team has stressed the point that **showing beats telling**:

> With video you can effectively show people how others feel about what’s changing, how to do something, or how something works. The information retained in one minute of video is equal to about 1.8 million written words! Videos can be professionally developed or employees can generate their own stories to share. The possibilities are endless.12

Let’s pause for a moment and review the differences between traditional video and interactive video. These will help explain why Westfall and his team chose interactive video for their storytelling solution.

**Interactive Video**

Interactive video, in earlier formats, has actually been around for a long time. Interactive video merges storytelling with the interactivity of the web to create a personalized, immersive, user-driven experience. Anthony Mullen of Forrester Research writes that, broadly speaking, there are three approaches to video:

1. **Linear static video.** A video with pre-rendered content that simply plays from beginning to end.

2. **Linear dynamic video.** A video in which “content is customized per user or segment, often at run time. This approach interacts with consumers’ data (e.g., social profile information) and/or context (e.g., location) but does not allow users to directly interact with the material when playing.”13

As Paul Clothier has also written, linear videos are useful for learning, but they are passive.14 While these types of video may be interesting and engaging to a certain degree, the viewer/learner does not participate or interact.

3. **Interactive video.** A digital video that supports a rich variety of “user interaction through gestures, voice, touch, and clicks.”15 Using this type of video, “interactive elements are surfaced to users through hotspots associated with items in the video or timeline triggers, or are continually visible as an overlay to the video.” Interactive video users “can interact inside the video itself, from filling out forms to taking interactive tutorials, playing game-like experiences, or viewing nonlinear jump cuts to new video material. Interactive video can also include dynamic elements.”

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13Mullen, “Move Beyond Awareness With Interactive Video.” blogs.forrester.com/anthony_mullen/13-11-01-move_beyond_awareness_with_interactive_video

14Clothier, “Interactive Video: The Next Big Thing in Mobile.” www.learningsolutionsmag.com/articles/1292/

15Mullen.
Guided Experience

Aon Hewitt’s Guided Experience is an interactive user-controlled experience around a subject of interest. Users are introduced to the topic and, from there, are able to click through a list of video sub-topics (Figure 5) to find out more information about their specific questions, such as: “I want to improve my health. What does my employer offer to help me?” After viewing the selected video topic, users are given links within the video to outside tools—such as the Aon Hewitt Decision Direct preference modeling tool (Figure 6)—that help with additional decision-making. David Westfall described the key benefits of the Aon Hewitt Guided Experience as follows:

- **Ease of use.** By allowing the user to navigate topics more naturally and with a human-like experience, Aon Hewitt puts the user in control of the experience.
- **Authenticity and control.** Unlike websites or other forms of communication, the solution presents users with a real, interactive person. It puts them in control of the information they want to learn more about, and it does so in a human, interactive, and intuitive way.
- **Personal and relevant.** The latest trends in visual communication, content marketing, and content distribution technology are used, such as hyper-personalization, whiteboard animation, or hyperlocal marketing.

Journey Mapping

One of the processes used to create a better understanding of a process or opportunity is journey mapping. Using this process, the Aon Hewitt team looks at information and communications requirements “through the eyes of the target audience—an employee and/or spouse ‘persona’—and then plots out the path and experience of that persona as they interact with critical communication ‘touch-points.’ ... [In other words,] what you want employees to know, feel, and do, and the messages and media you think will best get their attention and action.” Westfall further explained, “This is just one approach we may utilize. Regardless of process, our approach is to first understand the ‘who’ and the ‘why,’ then we can figure out the ‘what’ and ‘how.’”

Video Navigation

Aon Hewitt partnered with a leading interactive video provider who provided the cloud-based creative tool used to build the interactive video interface. This video interface navigated and branched throughout Aon Hewitt’s extensive video library in order to create flexible and personalized learning paths that satisfied the storytelling required by each viewer/learner.
The Aon Hewitt team views its entire interactive video platform as a **holistic consumer experience** rather than a technology platform or set of video tools. As described above, Aon Hewitt’s Guided Experience comprises several elements that, together, make up the holistic experience. These include:

- A **microsite** (Figure 2) that aggregates individual pieces of information and provides guideposts to the experience, as well as access to other information or content.
- A library of interactive videos (Figures 4 – 7) that comprise the information resources that support creation of individual storytelling paths.
- “High-impact” email communications that alert employees to the information and drive viewers to additional sources of information, such as a microsite or video experience.

For additional examples of how Aon Hewitt provides a rich consumer experience, see Figure 3 (“Three-Minute Read: 2016 Consumer Health Mindset Study”). See also the **Resources** section at the end of this case study for links to additional downloadable resources.

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**Figure 2:** Consumer Experience microsite
Figure 3: “Three-Minute Read: 2016 Consumer Health Mindset Study”
Sample Interactive Videos

An extensive library of interactive videos is available for viewing and interaction; some video stills are shown below in Figures 4 – 7.

[Image 1]: Describing the topic

[Image 2]: Explaining how the user can explore educational topics of specific interest

**Figure 4:** Describing the topic

**Figure 5:** Explaining how the user can explore educational topics of specific interest
Figure 6: Explaining how to use the preference modeling tool (Aon Hewitt Decision Direct) to model medical coverage preferences

Figure 7: Using different point-of-view perspectives to model medical coverage preferences
RESULTS

Although the Aon Hewitt interactive video learning initiative has been highly successful, David Westfall warns that interactive video by itself can be successful only “when used correctly and appropriately—often in conjunction with other solutions that, in aggregate, create a full consumer experience.”

He goes on to state, “Sometimes video is not the right answer. [When used to] communicate a story, engage and develop interest, [interactive video can be a] powerful medium. [When interactive video is combined] into a consumer experience approach [and used to leverage] different tools and channels into a holistic experience, it becomes even more powerful.”

Westfall described several questions that he and the team used to measure their results in utilizing more rich forms of media in conjunction with interactive video:

- **Did people actually take action as a result of richer, more visual media or interactive videos?**
  The team found that they did. For example, the Aon Hewitt team saw an overall 40 percent improvement over the average email open rate reported in industry research studies by incorporating more emotional or impactful imagery into their communication.¹⁶ As mentioned earlier in this case study, the team used high-impact email to help drive improved view rates, helping to market to employees additional materials they could seek out or interact with. The team defined “high-impact” email as “messages which made a connection with a reader through imagery, but used a minimal number of words.”

- **Did the interactive videos increase participation rates?** This was also a positive result, as the Aon Hewitt team reported that participation rates using interactive video averaged between 70 percent and 80 percent. This represented a substantial increase in participation rates across previous client engagements.

- **Did the use of interactive video create a more engaged audience?** Westfall said this was certainly the case: “Taking flat [linear] video and incorporating a storytelling approach, with viewer control and a way to navigate the video, created a more engaging experience.”

Westfall also noted that the interactive video participants (clients and client employees) viewed the entire experience as a significant learning success, both in terms of engaging employees and also in the degree to which it resulted in viewers taking positive actions as a result of the learning experience. As he further stated:

> We have observed that interactive video is highly successful and effective when used appropriately, [used within the] right setting, [with the] right mindset, [and] putting it into context—and then leveraging around an entire consumer experience. ... The beauty of [Aon Hewitt’s] guided experience approach is that it is used as a tool to engage, tell a story, and allow participants to steer the conversation—creating their own consumer experience.

Interestingly, the Aon Hewitt team encountered no significant technology challenges in the course of working with their video provider to create these successful results. Westfall stated that, instead, the primary challenge was one of overcoming outdated paradigms and mindsets: “People wrongly think that an actor [within a video] needs to speak an exact number of words, as in the traditional classroom context.” Using interactive video—rather than lots of spoken words and complex health terminology—enables the creation of more meaningful storytelling and further enables the viewer to “steer the story.” According to Westfall:

> The key to success is in leading the viewer to take action. In our context, this means: ‘Is there [an employer-provided] benefits program that would improve the learners’ overall well-being, which encompasses not only health, but also career and financial well-being?’ ‘How can we help this individual understand and make better choices within the context of well-being?’ ‘Are we changing or affecting—to the betterment—the life, career, or overall situation of that employee?’ [Our overall goal is to] engage, improve, and then [create] change.
LESSONS LEARNED

David Westfall summarized the key lessons that he and his team gained from this experience:

- **Think outside the box—Part 1.** When thinking about interactive video for learning or communications, think outside the standard training box. For example, the Aon Hewitt team did not think in terms of courses or curricula. Rather, they looked at the communication challenge holistically—in other words, using tools such as journey or experience mapping—and more specifically asked: “Why,” “what,” and “how” can we encourage action on the part of this individual human being?

- **Think outside the box—Part 2.** Furthermore, the Aon Hewitt team members did not think of themselves as “formal” educators who used instructional design tools or criteria. As a result, they did not get sidetracked with instructional design challenges or authoring tool obstacles. As described earlier, the Aon Hewitt interactive video approach is more about the consumer experience, content marketing, brand journalism, and taking a holistic view of learner/viewer/client engagement, rather than instructional design models.17

- **Be creative in using humor and unexpected actions.** The team learned that when videos are done correctly and creatively, people will actually watch good videos over and over again. For example, the Aon Hewitt team introduced elements of humor such as “Easter eggs”18 or visual pranks into their informational videos. The pranks included having the actor simply “walk off the screen” to create surprise and laughter (Figure 8). When this happened, it turned out that viewers enjoyed the video experience even more. In fact, participants began waiting for the actor to do something funny because it surprised and entertained them with some unexpected action, drama, and suspense (Figure 9). As Westfall noted, using this creative approach made the video even more “real, human, and funny.”

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17The mindset of “we are not educators” has significant implications for the future of instructional design as we have come to know it. For example, see: Tozman, “The Next Generation of Instructional Designer,” www.learningsolutionsmag.com/articles/120/; and Rosenberg, “Is Instructional System Design Dead? Why there are better questions to ask,” www.learningsolutionsmag.com/articles/303/

18An Easter egg is an intentional inside joke, hidden message, or other feature often used in an interactive video or video game to create humor or spark interest.
Focus on the individual experience. The team also learned the importance of involving the purchaser or decision-maker—as well as participants (individuals who will comprise the intended audience)—early in the process of designing and creating the interactive video content. The lesson learned was not to go down the traditional road of creating generic, topical video libraries. Westfall explained:

We approached this [video project] originally thinking that we would create standard libraries of information. In that initial thinking, we lost the individual experience. We were trying to create videos around a particular topic—but the learners wanted to be a part of the story-making. They wanted to be a part of creating and steering the process [so that it became a] unique story, not 'off the shelf,' and they could participate in making and telling the story.
Focus on the broad consumer experience as well. The Aon Hewitt team did this by holistically taking into account the entire experience—using a similar tone, learning approach, and emotional connection throughout the experience. Westfall recalled a proverb:

‘People don’t remember what you say; they remember how you made them feel.’ What this means to the Aon Hewitt team is this: If the viewer feels that you are right [the information you provide is valid and accurate], and that you have their best interests at heart, they will remain engaged, entertained, and will take the actions that you are asking for.
LOOKING AHEAD

Aon Hewitt will move forward to enhance the interactive video Guided Experience that it provides to its clients. In terms of specific enhancements and plans for innovative video applications:

- Aon Hewitt’s interactive videos will become even more holistic and individualized, to the point at which consumers/learners will be able to navigate through video and websites in the same fashion.
- The Aon Hewitt interactive experience will be less about facts and figures and more about telling a story around the facts and figures.
- The Aon Hewitt Guided Experience will continue to be presented in such a way that human beings can understand important health care information both intellectually and emotionally. In short, Aon Hewitt’s goal is to engage with both the client’s intellect and emotions in order to produce “true engagement,” and to holistically embrace the entire information and learning experience—in essence, the consumer experience overall.

In addition to this broader vision, Aon Hewitt has published a number of predictions that describe the company’s perspective on future use of interactive video within areas of employee benefits information and health information literacy.

Here is a small sampling of these predictions. Note that most of these predictions are already being implemented within Aon Hewitt’s current video designs, as described in this case study:

- New approaches, like explainer videos, will make complex benefit topics easier to understand.
- Emotional, humorous, and more authentic content will replace formal and traditional corporate “talking head” videos.
- More personalized video experiences will be offered, with tools such as personal video builders that allow employees to select the content they want to view.
- Growing interactivity in video will allow employees to share their videos, participate in polls, and get extra video content.

19 “Explainer videos” are quick, easy-to-follow videos that concisely explain a solution and what it is meant to solve. See, for example: Isbell, “20 Examples of Fabulous Explainer Videos,” blog.hubspot.com/marketing/explainer-videos#sm.000; Patel, “Stop Creating Explainer Videos, You’re Doing It All Wrong!” www.quicksprout.com/2012/08/13/how-to-create-an-explainer-video-that-converts/
CONCLUSION

Aon Hewitt’s holistic approach to interactive video is built upon a mindset that encourages innovative thinking and focuses on empowering the individual human being to traverse a personalized path toward confidence, competency, and (in this case) health care information literacy.

As we have seen in this case study, the Aon Hewitt team is using the power and reach of interactive video to help consumers comprehend and assimilate the current deluge of health care information, ask questions, steer the conversation, make decisions, and then take action. They are doing this within an innovative conceptual framework that keeps the focus on individuals, storytelling, and a rewarding and pleasant consumer experience.

David Westfall encapsulated the holistic mindset by saying: “[The video] isn’t about talking at me; it’s about an experience that makes me feel as though it’s talking with me.”
RESOURCES

The eLearning Guild

Articles

http://www.learningsolutionsmag.com/articles/1292/

http://www.learningsolutionsmag.com/articles/363/

http://www.learningsolutionsmag.com/articles/1160/

http://www.learningsolutionsmag.com/articles/1566/

http://www.learningsolutionsmag.com/articles/303/

http://www.learningsolutionsmag.com/articles/1483/

http://www.learningsolutionsmag.com/articles/1159/

http://www.learningsolutionsmag.com/articles/120/

Conferences

http://www.elearningguild.com/conference-archive/index.cfm?id=6833

http://www.elearningguild.com/conference-archive/index.cfm?id=5882
http://www.elearningguild.com/conference-archive/index.cfm?id=6663

http://www.elearningguild.com/conference-archive/index.cfm?id=4402

http://www.elearningguild.com/conference-archive/index.cfm?id=5775

Additional Resources
Articles

http://www.consumerreports.org/cro/2012/09/understanding-health-insurance/index.htm


http://www.politico.com/obamacare-guide


http://www.fastcompany.com/3033411/do-corporate-wellness-programs-really-boost-productivity

http://www.forbes.com/sites/christopherskroupa/2015/05/11/leveraging-talent-mindset-over-skillset/

Reports

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http://www.aonhewittconsumerexperience.com/innovation/innovation17.html

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http://www.iii.org/insurance-topics/features/video


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